Case 20-12678-amc Doc 46 Filed 02/12/21 Entered 02/12/21 11:08:20 Desc Main Document Page 1 of 12

				Doo	ument	Page 1 of 12				
Fill ir	n this info	rmation to identify	y your case and th	is filing	):					
Debto	or 1	Brittney Nix	c-Crawford							
5		First Name	Middle	Name		Last Name				
Debto (Spous	or 2 se, if filing)	First Name	Middle	Name		Last Name				
Unite	d States B	ankruptcy Court fo	r the: EASTERN	DISTRI	CT OF PENN	SYLVANIA				
0		00 40070							_	
Case	number	20-12678				_			Check if this is an amended filing	
									amended ming	
∩ffi	cial E	orm 106A/E	2							
_		_	_							
		le A/B: P				an asset fits in more than one			12/15	
nform	ation. If mo er every que	ore space is needed, estion.	attach a separate sl	neet to th	nis form. On th	e are filing together, both are e top of any additional pages wn or Have an Interest In				
. Do						, land, or similar property?				
_	-	, ,	quitable interest in a	y .00.u	onco, bananig	, land, or ominar property.				
_	No. Go to Pa									
•	Yes. Where	is the property?								
1.1				What	is the propert	y? Check all that apply				
	254 W. E	ssex Avenue		·	Single-family		Do not doduct so	cured cla	ims or exemptions. Put	
-	Street address	s, if available, or other de	scription	_		lti-unit building	the amount of an	l claims on Schedule D:		
					Condominium	or cooperative	Creditors Who Have Clair		ins Secured by Froperty.	
				_	Manufactured	l or mobile home				
	Lansdow	ne PA	19050-0000	_	Land		Current value of entire property?		Current value of the portion you own?	
-	City	State	ZIP Code		Investment pr	operty	\$150,00	0.00	\$150,000.00	
					Timeshare Other				our ownership interest	
				_		t in the property? Check one	(such as fee sim a life estate), if I		ancy by the entireties, or	
					Debtor 1 only		Fee simple			
_	Delaware	Э			Debtor 2 only					
	County				Debtor 1 and	Debtor 2 only	☐ Check if thi	s is com	munity property	
					At least one of	of the debtors and another	(see instruction			
					information y erty identificati	ou wish to add about this iter ion number:	m, such as local			
			ortion you own fo			from Part 1, including any	entries for		\$150,000.00	

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Case 20-12678-amc Doc 46 Filed 02/12/21 Entered 02/12/21 11:08:20 Desc Main Page 2 of 12 Document Case number (if known) 20-12678 Debtor 1 **Brittney Nix-Crawford** 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put Jeep Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: Cherokee Creditors Who Have Claims Secured by Property. Model ■ Debtor 1 only 2014 Year: Debtor 2 only Current value of the Current value of the 83000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$8,000.00 \$8,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$8,000.00 .pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... ordinary household goods and furnishings \$7.150.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No ■ Yes. Describe..... tv/radio/assorted electronics \$380.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No

☐ Yes. Describe.....

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

■ No

10 Firearms

Case 20-12678-amc Doc 46 Filed 02/12/21 Entered 02/12/21 11:08:20 Page 3 of 12 Document Case number (if known) 20-12678 Debtor 1 **Brittney Nix-Crawford** ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... personal wearing apparel \$550.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver Yes. Describe..... \$1.500.00 wedding ring and costume jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$9,580.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... Police & Fire FCU \$1,045.91 Checking **Navy Federal FCU** \$0.00 Checking 17.2. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and

joint venture

■ No

☐ Yes. Give specific information about them.....

Case 20-12678-amc Doc 46 Filed 02/12/21 Entered 02/12/21 11:08:20 Desc Main Page 4 of 12 Document Case number (if known) 20-12678 Debtor 1 **Brittney Nix-Crawford** Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you □ No ■ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

### 29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

Tax refund

No

☐ Yes. Give specific information......

**Federal** 

\$1,000.00

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Debtor 1 Brittney Nix-Crawford Case number (if known) 20-12678

30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

30.	Other amounts someone owes you  Examples: Unpaid wages, disability insurance payments, disability be benefits; unpaid loans you made to someone else	enefits, sick pay, vacation pay, workers' comper	nsation, Social Security
	No		
	☐ Yes. Give specific information		
31.	Interests in insurance policies  Examples: Health, disability, or life insurance; health savings accoun  No	t (HSA); credit, homeowner's, or renter's insurar	nce
	Yes. Name the insurance company of each policy and list its value.		
	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you from someone who has of lf you are the beneficiary of a living trust, expect proceeds from a life someone has died.  No		eive property because
	☐ Yes. Give specific information		
	Claims against third parties, whether or not you have filed a laws  Examples: Accidents, employment disputes, insurance claims, or right  No		
	☐ Yes. Describe each claim		
34.	Other contingent and unliquidated claims of every nature, includ  ■ No	ing counterclaims of the debtor and rights to	set off claims
	☐ Yes. Describe each claim		
	Any financial assets you did not already list  ■ No  No		
	☐ Yes. Give specific information		
36	Add the dollar value of all of your entries from Part 4, including for Part 4. Write that number here		\$2,045.91
Pa	t 5: Describe Any Business-Related Property You Own or Have an Interes	st In. List any real estate in Part 1.	
37.	Do you own or have any legal or equitable interest in any business-related	property?	
	No. Go to Part 6.		
I	Yes. Go to line 38.		
Pa	The control of the co	own or Have an Interest In.	
46.	Do you own or have any legal or equitable interest in any farm-o  No. Go to Part 7.	r commercial fishing-related property?	
	☐ Yes. Go to line 47.		
Pa	Describe All Property You Own or Have an Interest in That You	Did Not List Above	
53.	Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership		
	■ No		
	☐ Yes. Give specific information		
54	Add the dollar value of all of your entries from Part 7. Write that	number here	\$0.00

Official Form 106A/B Schedule A/B: Property page 5

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Case number (if known) 20-12678 Debtor 1 **Brittney Nix-Crawford** Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 ...... \$150,000.00 Part 2: Total vehicles, line 5 56. \$8,000.00 Part 3: Total personal and household items, line 15 57. \$9,580.00 Part 4: Total financial assets, line 36 58. \$2,045.91 Part 5: Total business-related property, line 45 59. \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 61. Total personal property. Add lines 56 through 61... \$19,625.91 Copy personal property total \$19,625.91 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$169,625.91

Official Form 106A/B Schedule A/B: Property page 6

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Fill in this information to identify your case:							
Brittney Nix-Crawford							
First Name	Middle Name	Last Name					
First Name	Middle Name	Last Name					
Sankruptcy Court for the:	EASTERN DISTRICT C	OF PENNSYLVANIA					
20-12678							
	Brittney Nix-Craw First Name First Name  Fankruptcy Court for the:	Brittney Nix-Crawford First Name Middle Name First Name Middle Name  Bankruptcy Court for the: EASTERN DISTRICT C	Brittney Nix-Crawford  First Name Middle Name Last Name  First Name Middle Name Last Name  Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA				

 Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Claim as E	exempt			
1.	Which set of exemptions are you claiming	? Check one only, ever	n if yo	ur spouse is filing with you.	
	☐ You are claiming state and federal nonban	kruptcy exemptions.	11 U.S	s.C. § 522(b)(3)	
	■ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	254 W. Essex Avenue Lansdowne,	\$150,000.00		\$16,750.00	11 U.S.C. § 522(d)(1)
	PA 19050 Delaware County Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
	ordinary household goods and furnishings	\$7,150.00		\$7,150.00	11 U.S.C. § 522(d)(3)
	Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
	tv/radio/assorted electronics Line from Schedule A/B: 7.1	\$380.00		\$380.00	11 U.S.C. § 522(d)(3)
	Line Irom Schedule A/B. 7.1			100% of fair market value, up to any applicable statutory limit	
	personal wearing apparel Line from Schedule A/B: 11.1	\$550.00		\$550.00	11 U.S.C. § 522(d)(3)
	Line Irom Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
	wedding ring and costume jewelry	\$1,500.00		\$1,500.00	11 U.S.C. § 522(d)(4)
	Line from Schedule A/B: 12.1			100% of fair market value, up to	

# 

Debto	Brittney Nix-Crawford			Case number (if known)	20-12678
	rief description of the property and line on chedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	hecking: Police & Fire FCU ne from Schedule A/B: 17.1	\$1,045.91		\$1,045.91	11 U.S.C. § 522(d)(5)
L	THE HOTH SCHEULIE PAB. 11.1			100% of fair market value, up to any applicable statutory limit	
_	ederal: Tax refund ne from <i>Schedule A/B</i> : <b>28.1</b>	\$1,000.00		\$279.09	11 U.S.C. § 522(d)(5)
L	THE HOTH Schedule PAB. 20.1			100% of fair market value, up to any applicable statutory limit	
	re you claiming a homestead exemption Subject to adjustment on 4/01/22 and every No Yes. Did you acquire the property cover No Yes	3 years after that for ca	ises fi	·	,

Fill in this informa	tion to identify your case:	
Debtor 1	Brittney Nix-Crawford	_
Debtor 2 (Spouse, if filing)		_
United States Bar	nkruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA	_
Case number	20-12678	Check if this is:
(If known)		An amended filing
		A supplement showing postpetition chapter 13 income as of the following date:
Official Fo	orm 106I	MM / DD/ YYYY

## Schedule I: Your Income

12/15

For Debtor 2 or

For Debtor 1

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	Debtor 1	Debtor 2 or non-filing spouse
Empleyment status	■ Employed	■ Employed
Employment status	☐ Not employed	☐ Not employed
Occupation	College Professor	Financial Advisor
Employer's name	Rosemont College	Independent Contractor for Prudential
Employer's address	1400 Montgomery Ave. Bryn Mawr, PA 19010	
	Employer's name	Employment status  ☐ Not employed  Occupation  College Professor  Employer's name  Rosemont College  Employer's address  1400 Montgomery Ave.

**Give Details About Monthly Income** 

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 3,014.00 750.00 2. deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. 3. 0.00 0.00 Calculate gross Income. Add line 2 + line 3. 3,014.00 750.00

Official Form 106I Schedule I: Your Income page 1

Debt	or 1	Brittney Nix-Crawford	-	(	Case n	umber (if k	nown)	20	-12678		
	Cop	py line 4 here	4.		For E	9ebtor 1	4.00		or Debtor on-filing s		
5.	List	t all payroll deductions:									
	5a. 5b. 5c. 5d. 5e. 5f.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues	56 50 50 50 56 51	b. c. d. e. f.	\$ \$ \$ \$ \$ \$	88	1.08 0.00 0.00 0.00 3.00 0.00	\$ \$ \$ \$ \$ \$ \$		250.00 0.00 0.00 0.00 0.00 0.00	- - - - - - - -
	5h.	Other deductions. Specify:	-	9. h.+	\$		0.00			0.00	_
6.	Add	d the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	449	9.08	\$		250.00	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	2,56	4.92	. \$		500.00	_
8.	8b. 8c. 8d. 8e. 8f.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80 80 86	b. c. d. e.	\$ \$ \$ \$ \$	(	3.00 3.00 3.00 3.00 3.00 3.00	\$ \$ \$ \$		0.00 0.00 0.00 0.00 0.00	
	8g.	Pension or retirement income	_ 8g	g.	\$	(	0.00	\$		0.00	_
	8h.	Other monthly income. Specify:	_ 8h	h.+ 	\$		0.00	+ \$		0.00	<u></u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [	<b>.</b>		0.00	\$		0.0	0
10.		culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_	2	,564.92	+ \$		500.00	= \$ _	3,064.92
11.	Star Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not excify:	dep					•	n Schedule	e J. +\$	0.00
12.		d the amount in the last column of line 10 to the amount in line 11. The reste that amount on the Summary of Schedules and Statistical Summary of Certainlies								\$Combi	3,064.92
13.	Do	you expect an increase or decrease within the year after you file this form No.	?								ly income
	П	Yes. Explain:									

Official Form 106l Schedule I: Your Income page 2

Fill	in this information to identify your case:					
Deb	Brittney Nix-Crawford				if this is: n amended filing	
Deb	otor 2			_ A	supplement show	ving postpetition chapter
(Spo	ouse, if filing)			1	3 expenses as of	the following date:
Unit	ted States Bankruptcy Court for the: EASTER	N DISTRICT OF PENNS	YLVANIA	N	IM / DD / YYYY	
1	20-12678 (nown)					
Of	fficial Form 106J					
So	chedule J: Your Expens	ses				12/15
info	as complete and accurate as possible. I ormation. If more space is needed, attac mber (if known). Answer every question.	h another sheet to this f				
Par						
1.	Is this a joint case?  No. Go to line 2.					
	Yes. Does Debtor 2 live in a separat	te household?				
	□ No					
	☐ Yes. Debtor 2 must file Official	Form 106J-2, Expenses	for Separate House	hold of Debto	r 2.	
2.	Do you have dependents? $\square$ No					
	YAS	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the		0		_	□ No
	dependents names.		Son		1	■ Yes □ No
			Daughter		4	■ Yes
						□ No
						☐ Yes ☐ No
						☐ Yes
3.	Do your expenses include	No				
	expenses of people other than yourself and your dependents?	⁄es				
Par	t 2: Estimate Your Ongoing Monthly	Expenses				
Est exp	timate your expenses as of your bankruptcy olicable date.	otcy filing date unless y				
	lude expenses paid for with non-cash g					
	value of such assistance and have inclificial Form 106I.)	uded it on <i>Schedule I:</i> Y	our Income		Your expe	enses
4.	The rental or home ownership expens payments and any rent for the ground or		nclude first mortgage	4. \$		1,219.04
	If not included in line 4:					
	4a. Real estate taxes			4a. \$		0.00
	4b. Property, homeowner's, or renter's			4b. \$		141.10
	4c. Home maintenance, repair, and up			4c. \$		0.00
5.	4d. Homeowner's association or condo Additional mortgage payments for you		me equity loans	4d. \$ 5. \$		0.00

Debtor 1	Brittney Nix-Crawford	Case num	ber (if known)	20-12678
6. <b>Util</b> i 6a.	ties: Electricity, heat, natural gas	6a.	Φ.	230.00
6b.	Water, sewer, garbage collection	6b.	\$	<u>230.00</u> 54.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	
6d.		6d.	·	80.00
	Other. Specify:		·	0.00
	d and housekeeping supplies	7.	\$	250.00
_	dcare and children's education costs	8.	\$	50.00
	hing, laundry, and dry cleaning	9.	\$	60.00
	sonal care products and services	10.	\$	50.00
	ical and dental expenses	11.	\$	0.00
	nsportation. Include gas, maintenance, bus or train fare.	12.	\$	0.00
	not include car payments.  ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	
		13. 14.	· -	0.00
	ritable contributions and religious donations	14.	\$	0.00
	Irance. not include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	100.00
	Health insurance	15b.		0.00
	Vehicle insurance	15b.	·	181.00
		15d.		
	Other insurance. Specify:	13u.	\$	0.00
Spe	•	16.	\$	0.00
	allment or lease payments:	47-	•	404.00
	Car payments for Vehicle 1	17a.	·	424.00
	Car payments for Vehicle 2	17b.		0.00
	Other. Specify:	17c.	· -	0.00
	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as	i 18.	\$	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I). er payments you make to support others who do not live with you.	10.	\$	0.00
. Spe		19.	<b>–</b>	0.00
	er real property expenses not included in lines 4 or 5 of this form or on <i>Sch</i> o		ur Income	
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.	·	0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
	Maintenance, repair, and upkeep expenses	20d.		0.00
	Homeowner's association or condominium dues	20d. 20e.	· .	0.00
. Oth	er: Specify:	21.	-φ	0.00
. Cal	culate your monthly expenses			
22a	Add lines 4 through 21.		\$	2,839.14
22b	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	· .
22c	Add line 22a and 22b. The result is your monthly expenses.		\$	2,839.14
Cal	vulate your monthly not income			·
	culate your monthly net income.	006	¢.	0.004.00
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	· -	3,064.92
23D	Copy your monthly expenses from line 22c above.	23b.	-\$	2,839.14
23c	Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	\$	225.78
	you expect an increase or decrease in your expenses within the year after you expect to finish paying for your car loan within the year or do you expect you			ease or decrease because of
	fication to the terms of your mortgage?	5 5 1	-	
$\Box$	As Explain here:			